

State:	Arkansas	Filing Company:	Golden Rule Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	AR GRI FACT Gen 25		
Project Name/Number:	AR GRI FACT Gen 25/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	01/08/2013	01/08/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Waiver Acknowledgment	Kathryn Armstrong	01/03/2013	01/03/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Extending time of review	Note To Filer	Rosalind Minor	01/03/2013	01/03/2013

State:	Arkansas	Filing Company:	Golden Rule Insurance Company
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Disposition

Disposition Date: 01/08/2013

Implementation Date:

Status: Disapproved

HHS Status: HHS Denied

State Review: Reviewed by Actuary

Comment:

Based on the low loss ratio and the possibility that you will be required to issue a rebate on this block of business, we are again disapproving your request for a rate increase.

Thank you for your understanding and cooperation.

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Golden Rule Insurance Company	Increase	9.900%	9.900%	\$311,609	1,042	\$3,147,567	9.900%	9.900%

Percent Change Approved:

Minimum: %

Maximum: %

Weighted Average: %

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Rate Summary Worksheet	Disapproved	No
Supporting Document	Cover Letter	Disapproved	Yes

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Exhibit A	Disapproved	No
Supporting Document	Exhibit B	Disapproved	No
Supporting Document	Exhibit C	Disapproved	No
Supporting Document	Exhibit D	Disapproved	No
Supporting Document	Waiver Acknowledgment	Disapproved	Yes
Rate	AR Gen 25 Rate Manual	Disapproved	No

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Amendment Letter

Submitted Date: 01/03/2013

Comments:

In response to the note to filer, we have signed the requested letter.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Waiver Acknowledgment
Comments:	
Attachment(s):	
Waiver Acknowledgment.pdf	

State: Arkansas **Filing Company:** Golden Rule Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.001C Any Size Group - Other
Product Name: AR GRI FACT Gen 25
Project Name/Number: AR GRI FACT Gen 25/

Note To Filer

Created By:

Rosalind Minor on 01/03/2013 09:32 AM

Last Edited By:

Rosalind Minor

Submitted On:

01/08/2013 09:04 AM

Subject:

Extending time of review

Comments:

Thank you for the rate increase filing which we received in our office on December 7, 2012. We appreciate your patience with our Department's review.

Pursuant to the provisions of ACA 23-79-109(b), the period for review of this submission is being automatically extended an additional thirty(30) days until February 7, 2013.

We request that you sign and return this letter in order to waive all rights to deemer on this filing.

Sincerely,

Rosalind D. Minor
Compliance Officer
Life and Health Division

I, _____, representing _____, do hereby acknowledge receipt of this letter

and waive all rights to deemer on this filing.

Dated

Signature and Title

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Disapproved	01/08/2013
Comments:	need to attach		
Attachment(s):			
Cover Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Waiver Acknowledgment	Disapproved	01/08/2013
Comments:			
Attachment(s):			
Waiver Acknowledgment.pdf			

December 7, 2012

Via SERFF

Hon. Jay Bradford, Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: FILING OF RATES / ACTUARIAL MEMORANDUM SUBMITTED FOR YOUR APPROVAL

Golden Rule Insurance Company
NAIC #707-62286

Attached and submitted for your review and approval are the Actuarial Memorandum and Rate Manual for FACT group master policies G258102009, G25HS12009, G25SVR2009, and G25CPY2009.

The purpose of this filing is to file our rates for association group products available in the state of Arkansas. We are filing a 9.9% increase for Generation 25.

This filing is a resubmission of filing AMMS-128761222 which was Closed-Disapproved. Along with this resubmission, we are providing further support/justification for our request. We have revised "Projected Loss Ratio" within the Actuarial Memorandum as well as provided two additional Exhibits. In light of the additional support, please reconsider the disposition of the filing mentioned above.

The attached documents contain confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by A.C.A. §23-61-107. It may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

If you have any questions or need additional information, please contact me via phone at 920.661.1252 or e-mail at michelle_peters@goldenrule.com.

Sincerely,



Michelle L. Peters, FSA, MAAA
Director, Actuarial Services

Note To Filer for AMMS-128800060

SERFF Tracking Number:	AMMS-128800060	State:	Arkansas
Filing Company:	Golden Rule Insurance Company	State Tracking Number:	
Company Tracking Number:	AR 112		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.001C Any Size Group - Other
Product Name:	AR GRI FACT Gen 25		
Project Name:	AR GRI FACT Gen 25		

Created by: Rosalind Minor on 01/03/2013 09:32 AM

Last edited by: Rosalind Minor on 01/03/2013 09:34 AM

Submitted by: Rosalind Minor on 01/03/2013 09:34 AM

Subject: Extending time of review

Comments:

Thank you for the rate increase filing which we received in our office on December 7, 2012. We appreciate your patience with our Department's review.

Pursuant to the provisions of ACA 23-79-109(b), the period for review of this submission is being automatically extended an additional thirty(30) days until February 7, 2013.

We request that you sign and return this letter in order to waive all rights to deemer on this filing.

Sincerely,

Rosalind D. Minor
Compliance Officer
Life and Health Division

I, Michelle Peters, representing Golden Rule Ins. Co., do hereby acknowledge receipt of this letter

and waive all rights to deemer on this filing.

Michelle Peters 1/3/13, Director, Actuarial Services
Dated Signature and Title